WHAT IS CLAIMED IS:

1. A system for managing a plurality of local lists of a single user, the plurality of local lists being located at a plurality of remote appliances wherein each appliance holds a corresponding local list and includes a card reader, the system comprising:

a compact user-carried smart card including a microprocessor and a memory storing a master list, the master list being configured for synchronizing with each local list, the microprocessor being programmed to synchronize the master list with a local list on a remote appliance when the smart card is engaged with the remote appliance card reader to allow the user to carry the smart card with the master list stored in the smart card memory to various remote appliances and synchronize the master list with the various local lists of the appliances.

2. The system of claim 1 wherein an access type of remote appliance is configured to display a list and includes a card reader, and wherein the microprocessor is further programmed to send the master list to the access type remote appliance for display thereon when the smart card is engaged with the remote appliance card reader of the access type remote appliance.

3. The system of claim 1 wherein the list includes a plurality of entries and at least one of the entries is an address.

4. The system of claim 1 wherein the list includes a plurality of entries and at least one of the entries is a name.

5. The system of claim 1 wherein the list includes a plurality of entries and at least one of the entries is a telephone number.

6. The system of claim 1 wherein the list includes a plurality of entries and at least one of the entries is an email address.

7. The system of claim 1 wherein the list includes a plurality of entries and at least one of the entries is an electronic bookmark.

8. The system of claim 1 wherein the memory also stores an electronic wallet.

9. The system of claim 1 wherein the list includes a plurality of entries and at least one of the entries is a password.

10. The system of claim 1 wherein the memory stores an encrypted smart card password to control access to the master list.

11. A system for managing a plurality of local lists of a single user, the system comprising:

a plurality of remote appliances for use on different networks wherein each appliance holds a corresponding local list of the plurality of local lists, and each appliance includes a card reader; and

a compact user-carried smart card including a microprocessor and a memory storing a master list, the master list being configured for synchronizing with each local list, the microprocessor being programmed to synchronize the master list with a local list on a remote appliance when the smart card is engaged with the remote appliance card reader to allow the user to carry the smart card with the master list stored in the smart card memory to various remote appliances and synchronize the master list with the various local lists of the appliances.

12. The system of claim 11 wherein the plurality of remote appliances includes at least one access type of remote appliance configured to display a list and including a card reader, and wherein the microprocessor is further programmed to send the master list to the access type remote appliance for display thereon when the smart card is engaged with the remote appliance card reader of the at least one access type remote appliance.

13. The system of claim 11 wherein the plurality of remote appliances includes web-enabled appliances and non-web-enabled appliances.

14. The system of claim 11 wherein the list includes a plurality of entries and at least one of the entries is an address.

15. The system of claim 11 wherein the list includes a plurality of entries and at least one of the entries is a name.

16. The system of claim 11 wherein the list includes a plurality of entries and at least one of the entries is a telephone number.

17. The system of claim 11 wherein the list includes a plurality of entries and at least one of the entries is an email address.

18. The system of claim 11 wherein the list includes a plurality of entries and at least one of the entries is an electronic bookmark.

19. The system of claim 11 wherein the memory also stores an electronic wallet.

20. The system of claim 11 wherein the list includes a plurality of entries and at least one of the entries is a password.

21. The system of claim 11 wherein the memory stores an encrypted smart card password to control access to the master list.

22. A method for managing a plurality of local lists of a single user, the method comprising:

storing a plurality of local lists on a plurality of corresponding remote appliances, each appliance including a card reader; and

storing a master list on a compact user-carried smart card including a microprocessor and a memory for storing the master list, the master list being

configured for synchronizing with each local list, the microprocessor being programmed to synchronize the master list with a local list on a remote appliance when the smart card is engaged with the remote appliance card reader.

23. The method of claim 22 further comprising:

synchronizing the master list with at least one of the local lists.

24. The method of claim 22 wherein the plurality of remote appliances includes an access type of remote appliance configured to display a list and including a card reader, and wherein the method further comprises:

sending the master list to the access type remote appliance for display thereon when the smart card is engaged with the remote appliance card reader of the access type remote appliance.